IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

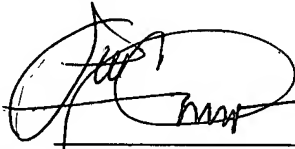|			
Applicant	: David Stuart, et al.	Art Unit	: Unknown
Serial No.	:	Examiner	: Unknown
Filed	:		
Title	: SENDER-INITIATED CREDIT CHECK		

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449.

This statement is being filed with the application. Accordingly, only copies of foreign patent documents and non-patent literature are enclosed. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: _April 8, 2004_

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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 10360-110001	Application No.
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant David Stuart, et al.	
		Filing Date	Group Art Unit

U.S. Patent Documents

Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
.	AA	6,044,406	March 28, 2000	Barkey, et al.			
	AB						
	AC						

Foreign Patent Documents or Published Foreign Patent Applications

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation Yes	No
	AD							
	AE							
	AF							
	AG							
	AH							

Other Documents (include Author, Title, Date, and Place of Publication)

Examiner Initial	Desig. ID	Document
	AI	
	AJ	. .

Examiner Signature	Date Considered
	.

EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.